## Listing of Claims:

1. (currently amended) A method for <u>a utility provider to processing</u> information relating to usage of a utility, the method comprising:

receiving a utility reading <u>first</u>, the utility reading being a measure of the usage of the utility by a customer, wherein the utility reading is received from a first remote location across a first transmission medium;

determining an amount <u>after receiving the utility reading</u>, wherein the amount is determined using the <u>received</u> utility reading; and

transmitting the amount to a second remote location after determining the amount, the amount being transmitted to the second remote location across a second transmission medium, wherein the second remote location is arranged to effect a payment of the amount by the customer.

- 2. (original) A method as recited in claim I wherein the first transmission medium is one selected from the group consisting of a network communications line, a fiberoptic line, and a telephone line.
- 3. (original) A method as recited in claim 1 wherein the second transmission medium is one selected from the group consisting of a network communications line, a fiberoptic line, and a telephone line.
- 4. (original) A method as recited in claim 1 wherein the utility reading is received from a smart meter, the method further including receiving address information associated with a location of the smart meter.
- 5. (original) A method as recited in claim 4 further including receiving a unit code, the unit code being arranged to identify the units associated with the utility reading.
- 6. (previously amended) A method as recited in claim 1 wherein transmitting the amount to the second remote location across a second transmission medium includes transmitting the

amount across a global telecommunications network, the global telecommunications network being arranged to perform clearance and settlement transactions.

- 7. (original) A method as recited in claim 6 further including generating a credit message using the amount, wherein transmitting the amount to the second remote location includes transmitting the credit message to the second remote location.
- 8. (original) A method as recited in claim 6 further including generating a debit message using the amount, wherein transmitting the amount to the second remote location includes transmitting the debit message to the second remote location.
- 9. (cancelled)
- 10. (previously amended) A method for providing information relating to usage of a utility, the information being provided from a utility meter to a processing center associated with the utility, the method comprising:

electronically obtaining a reading from the utility meter, the reading being indicative of the utility;

generating a utility message, the utility message including the reading; and transmitting the utility message to the processing center, the processing center being arranged to initiate a credit transaction or a debit transaction for payment for the usage of the utility, wherein the utility message is transmitted across a transmission medium.

- 11. (original) A method as recited in claim 10 wherein the transmission medium is one of a network communications line and a telephone line.
- 12. (original) A method as recited in claim 10 wherein electronically obtaining the reading from the utility meter includes electronically reading from the utility meter.
- 13. (original) A method as recited in claim 10 further including configuring the utility meter, wherein configuring the utility meter includes entering one of a credit account number and a debit account number into the utility meter.



14. (original) A method as recited in claim 10 wherein generating the utility message includes:

creating a first message field, the first message field including the utility reading; creating a second message field, the second message field including one of a credit account number and a debit account number, and

creating a third message field, the third message field including information associated with a unit of measure for the utility reading.

- 15. (cancelled)
- 16. (cancelled)
- 17. (previously amended) An apparatus for monitoring the usage of a utility, the apparatus comprising:

an electronic meter reader, wherein the electronic meter reader is arranged to electronically obtain meter counts associated the usage of the utility;

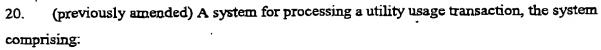
a processor-memory unit, the processor-memory unit being coupled to the electronic meter reader, the processor-memory unit being arranged to process and to store information relating to the usage of the utility, wherein the information includes the meter counts obtained from the electronic meter reader; and

a communication device coupled to the processor-memory unit, wherein the communication device is arranged to allow the processor-memory unit to transmit the processed information to a remote receiving device;

wherein the communication device is further arranged to send the message to the remote receiving device.

- 18. (previously amended) An apparatus as recited in claim 17 wherein the communication device is a modern, an internet device or a computer.
- 19. (previously amended) An apparatus as recited in claim 17, further comprising an input device configured to permit a credit account number or a debit account number to be input into the apparatus.





a utility meter, the utility meter being arranged to generate a measure of usage of a utility; a processing center arranged to receive the measure of the utility from the utility metering mechanism, the processing center further being arranged to effect a credit transaction or a debit transaction associated with the measure of the utility, whereby said utility usage transaction is processed automatically; and

a communication device arranged to transmit the measure of usage to the processing center.

## 21 - 28 (cancelled)

- 29. (previously added) A method as recited in claim 1 wherein the utility is electricity, water or gas.
- 30. (previously added) A method as recited in claim 10 wherein the utility is electricity, water or gas.
- 31. (previously added) A method as recited in claim 17 wherein the utility is electricity, water or gas.
- 32. (previously added) A method as recited in claim 20 wherein the utility is electricity, water or gas.